



# NOBIS SAFE LUGGAGE STORAGE

FORM 6003 - POLICY NO. 204346285 - EDITION 01.12.2025

## TRAVEL MULTI-RISK INSURANCE CONTRACT

The Information Set includes the following documents:

- a) DIP Non-Life;
  - b) DIP Additional;
  - c) Glossary;
  - d) Insurance conditions;
- which must be delivered to the Policyholder before the contract is signed.

Read the Pre-contractual Information carefully before signing



## DOWNLOAD NOBIS CON TE, TO TAKE YOUR INSURANCE WITH YOU AT ALL TIMES!

NOBIS CON TE is the app dedicated to Nobis Assicurazioni's non-life customers that allows them to have at their fingertips:

- ✓ all signed policies with contractual documentation
- ✓ the intermediary's data always available
- ✓ a simple area to manage claims



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# NON-LIFE INSURANCE CONTRACT

DIP - Pre-contractual information document of non-life insurance contracts

Company: Nobis Compagnia di Assicurazioni S.p.A.

Product: Nobis Safe Luggage Storage

Nobis Compagnia di Assicurazioni S.p.A. is registered in Italy and authorised to carry out insurance business by Decree of the Minister of Industry, Trade and Crafts of 20 October 1993 (Official Journal of 03 November 1993 no. 258). It is registered in Sect. I, at no. 1.00115, of the IVASS Register of Undertakings and is subject to its supervision.

Full pre-contractual and contractual information on the product is provided in the following document:

- Information Set

## WHAT KIND OF INSURANCE IS IT?

The Policy features a Luggage coverage, designed to offer protection against damaging and unforeseen events that occur during the use of the luggage storage service.

**Please note that the coverage actually active will be exclusively those resulting from the Policy Schedule signed by the Policyholder and contained in the Insurance Conditions.**



## WHAT IS INSURED?

### ✓ Luggage

The Company insures the Insured Person's luggage, up to a maximum of €3,000.00, against the risks of fire, theft, robbery, extortion, as well as loss and damage caused by the Accommodation Facility to which the luggage had been entrusted by the Insured Person, after completion of the digital booking and storage procedure.

Notwithstanding the insured sums and the maximum reimbursable amount of €500.00 per item, also notwithstanding Art. 6 (under the heading "Criteria for Compensation"), it is specified that reimbursement is limited to 50% of the market value at the time of the claim for watches, Photocineoptic equipment, radio-television equipment and electronic equipment.

Photocineoptic equipment (lenses, filters, flash units, batteries, etc.) are considered as a single object.



## WHAT IS NOT INSURED?

- ✗ Persons other than natural persons are not insured.



## ARE THERE COVERAGE LIMITS?

The following are excluded from this coverage:

- damage resulting from wilful misconduct, negligence, carelessness or forgetfulness on the part of the Policyholder and/or the Insured, as well as persons for whom they are responsible;
- damage resulting from insufficient or inadequate packaging, normal wear and tear, manufacturing defects and atmospheric events;
- breakage of and damage to luggage unless it is a consequence of the cases indicated in the preceding Art. 14;
- money, credit cards, cheques, securities and collections, samples, documents, airline tickets and any other travel documents;
- jewellery, precious stones, furs and any other objects of artistic and/or historical value;
- goods purchased during the trip without proper proof of expenditure (invoice, receipt, etc.).

All benefits are not payable for claims caused by:

- state of war (declared or not), martial law, revolution, riots or popular movements, looting, embargo, vandalism, strikes;
- acts of terrorism;
- earthquakes, tsunamis, tidal waves, storm surges, hailstorms, floods, fires, volcanic eruptions and/or other atmospheric phenomena for which a state of emergency is declared, as well as phenomena occurring in connection with the transformation or energy rearrangement of the atom, whether natural or artificially caused;
- pollution of any nature, seepage, contamination of air, water, soil, subsoil, or any environmental damage;
- bankruptcy or legal proceedings of any nature whatsoever that prevent the Insured from recovering the luggage stored at the Accommodation Facility;
- pandemic and/or epidemic and/or any other health emergency that prevents the Insured Person from recovering the luggage stored at the Accommodation Facility.



## WHERE DOES THE COVERAGE APPLY?

✓ The insurance is valid worldwide.



## WHAT OBLIGATIONS DO I HAVE?

At the time of signing the contract, the Policyholder is obliged to make non-reticent, exact and complete statements about the risk to be insured and to communicate, during the course of the contract, all changes involving a change in risk. Untrue, inaccurate or reticent statements or failure to notify changes in risk may result in the termination of the policy or the loss, in whole or in part, of the right to indemnity.

The Policyholder is also obliged to pay the premium in order to determine the activation of the insurance cover.

In the event of a claim, the Insured must make available to the Company all the documentation necessary to verify the case.



## WHEN AND HOW DO I PAY?

The contract is concluded with the payment, through the Policyholder, of the premium which is determined for periods of annual insurance. The provisions of Art. 1901 of the Italian Civil Code are still in force.

Payment can be made through the intermediary or directly to the company.

The premium already includes taxes.



## WHEN DOES THE COVERAGE START AND END?

For the Policyholder, the insurance contract shall take effect at midnight (or at the agreed time) on the day indicated in the policy if the premium or the first premium instalment has been paid, otherwise it shall take effect at midnight on the day of payment. The insurance is valid for one year and, at its natural expiry, is expected to renew tacitly in the absence of cancellation.

For Insured Persons, the duration of the cover is that resulting from the application communicated by the Policyholder for each individual Insured Person provided that all the underwriting and notification rules by the Policyholder have been complied with.



## HOW CAN I CANCEL THE POLICY?

For the Policyholder, the contract automatically renews for one year at its natural expiry, unless terminated by registered letter with return receipt or certified e-mail sent at least 30 days before the expiry.

## TRAVEL INSURANCE

Additional pre-contractual information document for non-life insurance products  
(DIP Additional Non-Life)



Product: Nobis Safe Luggage Storage  
Version no. 1 of December 2025 (last available)

### Purpose

This document contains additional and complementary information to that contained in the pre-contractual information document for non-life insurance products (DIP Non-life), in order to help the potential Policyholder to understand in more detail the characteristics of the product, the contractual obligations and the Company's financial situation.

**The Policyholder must read the insurance conditions before signing the contract.**

### Company

**Nobis Compagnia di Assicurazioni S.p.A.**, with registered office at 20864 Agrate Brianza (MB) at Viale Gian Bartolomeo Colleoni 21. Tel: +39.039.9890001, website [www.nobis.it](http://www.nobis.it), email: [assicurazioni@nobis.it](mailto:assicurazioni@nobis.it), certified email: [nobisassicurazioni@pec.it](mailto:nobisassicurazioni@pec.it). It is registered in Sect. I, at no. 1.00115, of the IVASS Register of Undertakings and is subject to its supervision. The company is subject to the management and coordination activities of Axa Assicurazioni S.p.A. pursuant to Art. 2497 ff. of the Italian Civil Code and belongs to the Axa Italia insurance group, registered in the Register of Insurance Groups under number 041.

### Year 2024

#### Financial statements approved on 28/03/2025

The shareholders' equity of Nobis Compagnia di Assicurazioni S.p.A. amounted to € 173,843,377 and the economic result for the period amounted to € 32,530,247.89. With reference to the solvency situation, it is specified that the value of the solvency ratio is 192.7% and the Policyholder's attention is drawn to the report on the solvency and financial condition of the Company (SFCR) available on the Company's website at the following link: <https://www.nobis.it/chi-siamo/governance/solvency-ii-sfcr/>.

**Italian law applies to the contract and the same is subject exclusively to Italian jurisdiction.**

### Product



#### WHAT IS INSURED?

It should be noted that there is no further information on the coverages (and the related insured sums/maximum limits) for **Luggage** other than that provided in the DIP Non-Life.



#### WHAT IS NOT INSURED?

##### Risks excluded

There is no information other than that provided in the DIP Non-Life.



#### ARE THERE COVERAGE LIMITS?

There is no information other than that provided in the DIP Non-Life.



#### WHO IS THIS PRODUCT FOR?

This contract is intended for persons purchasing a luggage storage service from the Policyholder.



#### WHAT COSTS MUST I INCUR?

When taking out the policy, the Insured Person shall bear the cost of the premium quantified according to the rate prepared and the coverages chosen.

**Brokerage costs:** the average share due to the Broker for Class 7 (Cargo) is 30.06%.

## HOW CAN I FILE COMPLAINTS AND RESOLVE DISPUTES?

<b>To the insurance company</b>	Any complaints regarding the contractual relationship or the management of claims must be forwarded by the Customer to the Complaints Office of Nobis Compagnia di Assicurazioni S.p.A., Viale Colleoni no. 21, 20864 Agrate Brianza (MB), fax 039/6890.432, e-mail: <a href="mailto:reclami@nobis.it">reclami@nobis.it</a> . Response within 45 days from the claim.
<b>To IVASS</b>	In the event of an unsatisfactory outcome or late reply, you may contact IVASS, Via del Quirinale no. 21, 00187 Rome, fax 039 06.42133206, certified e-mail: <a href="mailto:ivass@pec.ivass.it">ivass@pec.ivass.it</a> . Info at: <a href="http://www.ivass.it">www.ivass.it</a> .
<b>PRIOR TO RECOURSE TO THE JUDICIAL AUTHORITY, alternative dispute resolution systems may be used, such as:</b>	
<b>Insurance Referee</b>	By filing an appeal: - to the Insurance Arbitrator via the portal available on the latter's website ( <a href="http://www.arbitroassicurativo.org">www.arbitroassicurativo.org</a> ) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information.
<b>Mediation</b>	Requesting a Mediation Body among those in the list of the Ministry of Justice, available on the website <a href="http://www.giustizia.it">www.giustizia.it</a> . (Law 9/8/2013, no. 98).
<b>Assisted Negotiation</b>	By request of your attorney to the Company.
<b>Altri sistemi alternativi di risoluzione delle controversie</b>	<ul style="list-style-type: none"><li>- Once the Insured Person's right to compensation has been verified, disputes of a medical nature shall be referred in writing to a Board of three Doctors, one appointed by each party and the third by mutual agreement or, failing this, by the Medical Board having jurisdiction in the place where the Board is to meet.</li><li>- For the resolution of cross-border disputes, it is possible to submit a complaint to IVASS directly to the competent foreign system by requesting the activation of the FIN-NET procedure or by the applicable regulations.</li></ul>

## TAX REGIME

<b>Tax treatment applicable to the contract</b>	The following tax treatment applies to this insurance contract: Class 7 - Goods transported: premium tax of <b>12.50%</b> ; The coverages provided for in this contract are not among those for which the tax deduction of the premium is provided by law.
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**FOR THIS CONTRACT, THE COMPANY HAS A CONFIDENTIAL INTERNET AREA FOR THE POLICYHOLDER (the so-called *HOME INSURANCE*), SO AFTER SIGNING YOU WILL BE ABLE TO CONSULT THIS AREA AND USE IT TO MANAGE THE CONTRACT ONLINE.**

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## SECTION I - GLOSSARY AND DEFINITIONS

In order to make this document easier to read and understand, the following is an explanation of some terms of the insurance glossary, as well as those terms that take on a specific meaning within the policy. Where the terms of this section are set out in the policy, they shall have the meaning set out below.

**Insured Person:** the person whose interest is protected by the insurance, i.e. any person who signs a luggage storage contract with the Policyholder by completing the relevant digital booking and storage procedure.

**Insurance:** the insurance contract.

**Assistance:** timely help, in cash or in kind, provided to an Insured Person who is in a difficult situation following the occurrence of an accident.

**Acts of terrorism:** an action in the public domain - including serious forms of unlawful violence against a community (or part of it) and its property - aimed at instilling terror in the members of an organised community and/or destabilising the established order and/or restricting individual freedoms (including freedom of worship), by means of attacks, kidnappings, hijacking of aircraft, ships, etc. and similar acts, provided they are likely to endanger the lives of individuals.

**Damage:** damage suffered by luggage due to breakage, collision, impact against fixed or moving objects.

**Luggage:** clothing, sporting and personal hygiene items, photocineoptic material, radio and television equipment and electronic devices, and the suitcase, bag, backpack that can contain them and that the Insured Person has handed over to the Accommodation Facility, after completion of the digital booking and storage procedure with the Policyholder.

**Policyholder:** the person who signs the insurance contract with the company;

**Operating Centre:** the structure of the Company consisting of technicians and operators, in operation 24 hours a day every day of the year, which provides telephone contact with the Insured and organises and provides assistance services.

**Variable Data:** means the variable risk elements aimed at regulating the premium and its balance, or the number of insured persons and/or insured assets for which insurance coverage is provided that must be communicated by the Policyholder, in accordance with the procedures provided for in the Contract.

**Contract duration:** the period of validity of the contract chosen by the Insured;

**Extortion:** Whoever, by means of violence or threats, compels someone to do or omit something, obtains for himself or others an unjust profit to the detriment of others (Art. 629 of the Italian Criminal Code).

**Deductible:** a predetermined amount to be borne by the Insured for each claim.

**Theft:** Whoever takes possession of another person's movable property, removing it from its owner in order to gain profit for himself or others (Art. 624 of the Italian Criminal Code).

**Company:** Nobis Compagnia di Assicurazioni S.p.A.

**Fire:** self-combustion with flame development.

Indemnity or Compensation: the sum due by the Company in the event of a claim covered by the policy coverage.

**Coverage limit:** sum up to which the company is liable for each insurance claim.

**Policy:** the document proving the insurance and coverages that are actually active.

**Premium:** the sum owed by the Policyholder to the Company.

**Robbery:** Whoever, in order to obtain for himself or others an unjust profit, by means of violence to the person or threat, takes possession of another person's movable property, removing it from the person who holds it (Art. 628 of the Italian Criminal Code).

**Risk:** probability of the occurrence of the harmful event against which the insurance is provided.

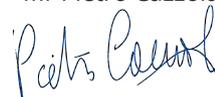
**Excess:** the portion of the indemnifiable damage, expressed as a percentage, that remains borne by the Insured.

**Accident:** the occurrence of the fact or harmful event for which insurance cover is provided.

Accommodation facility: the facility where the Insured Person's luggage is stored after signing the luggage storage contract, through the completion of the relevant digital booking and storage procedure

***Nobis Compagnia di Assicurazioni S.p.A. is responsible for the truthfulness and completeness of the data and information contained in this Information Set.***

The Legal Representative  
Mr Pietro Cazzola



## SECTION II - INSURANCE CONDITIONS

Nobis Travel Form 6003 - Policy No. 204346285 - 2025-12 - ed. 01/12/2025 - Last updated 01/12/2025

In this section, the Policyholder will find the Rules that regulate the relationship between the Company and the Policyholder, providing for the rights and obligations of the Parties. For ease of reading, the most important rules to pay attention to have been highlighted in green, as well as the parts of the Insurance Conditions containing exclusions, forfeitures, nullities, limitations of cover or burdens to be borne by the Policyholder or the Insured.

### Art. 1 - DETERMINATION OF THE PREMIUM - STATEMENTS REGARDING THE CIRCUMSTANCES OF THE RISK

The premium is determined on the basis of the data indicated by the Policyholder.

The Policyholder is obliged to notify the company immediately of any changes that have occurred during the contract. In the event of inexact or reticent declarations by the Policyholder, made at the time the contract is stipulated, concerning circumstances that affect the assessment of the risk, or failure to communicate any variation of such circumstances that lead to an aggravation of risk, payment of the claim shall not be due or shall be due at a reduced rate in application of the provisions of Articles 1892 - 1893 - 1894 and 1898 of the Italian Civil Code.

### Art. 2 - EXCLUSION OF ALTERNATIVE COMPENSATION

If the Insured Person does not receive one or more benefits, the Company is not obliged to provide compensation or alternative benefits by way of compensation.

### Art. 3 - VALIDITY, EFFECTIVENESS AND DURATION OF COVERAGE

This policy is only valid if it is combined (in an ancillary form) with the conclusion of a luggage storage contract signed between the Policyholder and the Insured, via a special digital booking and storage procedure.

For each Insured Person, insurance cover under this contract shall commence from the effective date of the storage contract entered into between the Insured Person and the Policyholder by means of delivery of the luggage to the Facility, and shall end when the storage contract ceases to be effective upon return of the luggage to the Insured Person by the Facility.

The above circumstances shall be proved by means of a special digital booking and storage procedure used by the Policyholder to manage the booking and storage service.

Issuing more than one application as coverage for the same risk in order to raise the coverage limits of the specific coverage is not permitted. It is expressly understood that adherence to this policy must take place at the same time as the signing of the luggage storage contract.

Claims relating to events occurring outside the period of validity of the luggage storage contract provided by the Policyholder are excluded.

The duration of the cover is that resulting from the application communicated by the Policyholder for each individual Insured Person provided that all the underwriting and notification rules by the Policyholder have been complied with.

### Art. 4 - OBLIGATIONS OF THE INSURED IN CASE OF CLAIM

In the event of a claim, the Insured must notify the Company by telephone or in writing in accordance with the procedures set out in the individual covers. Failure to comply with this obligation may result in the total or partial loss of the right to indemnification under Art. 1915 of the Italian Civil Code.

For details, please refer to Section IV "Claims Reporting and Compensation" of this contract.

### Art. 5 - TERRITORIAL EXTENSION

The insurance is valid worldwide.

### Art. 6 - CRITERIA FOR COMPENSATION

Compensation shall be paid up to the sum insured, based on the value as new for goods demonstrably (invoice or tax receipt) purchased new in the three months preceding the loss or damage; otherwise the reimbursement shall take into account degradation and state of use.

### Art. 7 - SETTLEMENT OF DAMAGES/APPOINTMENT OF EXPERTS

The quantification of the damage shall be carried out by the Company by direct agreement between the Parties or, failing that, established by two experts appointed one on each side. In case of disagreement, they will appoint a third. If either party fails to appoint its own expert or there is no agreement on the choice of a third party, the appointment shall be made by the President of the Court in whose jurisdiction the registered office of the company is located. Each party bears the costs of its own expert and half of that of the Third Expert.

Decisions shall be taken by majority vote with dispensation from all legal formalities and shall be binding on the Parties, who hereby waive any right to appeal except in cases of violence, wilful misconduct, error or breach of contract.

In any case, the Parties or one of them shall be entitled to take legal action directly to the judicial authorities for the protection of its rights.

### Art. 8 - LAW - JURISDICTION

The Parties agree that this contract shall be governed by Italian Law.

The Parties further agree that any dispute arising from this contract shall be subject to Italian jurisdiction.

### Art. 9 - INTEGRATION OF CLAIMS DOCUMENTATION

The Insured Person acknowledges and expressly grants Nobis Compagnia di Assicurazioni S.p.A. the right to request, in order to facilitate the settlement of the claim, additional documentation with respect to that indicated in the individual coverage/benefit.

Failure to produce the relevant documents may result in total or partial forfeiture of the right to reimbursement.

#### **Art. 10 - OBLIGATIONS OF THE POLICYHOLDER**

The Policyholder undertakes to:

- provide this policy to all persons who enter into a luggage storage contract by completing the relevant digital booking and storage procedure;
- make the "Information Set" available to all insured persons, in hard copy or electronically and before the contract is signed;
- publish the insurance coverage under this policy on the sites upon acceptance of the texts by the company.

#### **Art. 11 - SANCTIONS CLAUSE**

In no event shall the insurers/reinsurers be obliged to provide any insurance cover, satisfy any claim or indemnity under this contract if such cover, payment or indemnity would expose them to any prohibitions, economic sanctions or restrictions imposed pursuant to any United Nations ("UN") Resolutions, or economic or trade sanctions imposed by any laws or regulations of the European Union, the United Kingdom or the United States of America.

#### **Art. 12 - NON-PAYMENT - EVEN PARTIAL - OF THE PREMIUM**

If the Policyholder does not pay the premium due at the signing of the contract or two or more subsequent premium instalments within the agreed terms or does not pay the portion of the variable premium adjustment in the manner and terms provided for or does not make any communication regarding the Variable Data or makes it qualitatively and quantitatively incomplete or later than the contractually provided terms, the company will have the right to declare by registered letter with return receipt the suspension of the effects of the insurance coverage to date from receipt of the communication itself, putting the Policyholder in formal notice and, to persist in such default within 15 days of receipt of the aforementioned communication, declare in the same terms the termination of the contract, constituting such conduct of the Policyholder a serious breach of the obligations taken on pursuant to Art. 1455 et seq. of the Italian Civil Code, without prejudice to any other right also aimed at compensation for the damage suffered. Suspension and/or termination of the effects of this Agreement shall be effective and valid not only for the Policyholder but also for the Insured and the latter shall be duly informed by the Policyholder of such circumstance, indemnifying the Policyholder, the company from any and all prejudices arising from the failure to comply with such obligation.

In case of non-communication of Variable Regulatory Data or non-payment of the balance premium within the agreed terms, without prejudice to the suspension of the coverage, it is expressly agreed that any claims occurring in the period to which the non-regulation relates will not be compensated and/or settled by the company to the Policyholder and/or the Insured.

Similarly, if one of the events provided for in this article does not result in an immediate and complete definition of the Policyholder's debt position, the company subsequently reserves the right to settle claims in proportion to the collections actually recorded.

#### **Art. 13 - EFFECTS ON THE INSURED PERSON**

The Policyholder undertakes to inform the Insured, at the time of adherence to the policy, that the insurance coverage referred to in this Contract will be suspended by the company, in addition to the hypotheses provided for by the current code legislation, when the hypotheses referred to in Art. 12, i.e. in the event that the Policyholder fails to provide any notice with respect to the Variable Data and/or provides such notice qualitatively and quantitatively in an incomplete or late manner with respect to the contractually agreed deadlines, the Company may, in the event of the persistence of such breach, declare the termination of the contract. And this also in the event of non-payment of the premium and/or premium instalments after the expected monthly deadlines or sums due to balance by the Policyholder and in any case in all cases in which the Policyholder defaults on the obligations under this contract.

the Policyholder also undertakes to inform the Insured of the provisions of the last paragraph of Article 12 above and to indemnify the company from any and all requests and/or complaints that may be received by the Insured.

## SECTION III - COVERAGE OFFERED BY INSURANCE

This section is divided into a main chapter (*Luggage*) which governs the coverage provided by this Insurance, including the relevant benefits, limits and exclusions.

### CHAPTER 1 - LUGGAGE

#### Art. 14 - SUBJECT OF THE COVERAGE

The Company insures the Insured Person's luggage, up to a maximum of €3,000.00, against the risks of fire, theft, robbery, extortion, as well as loss and damage caused by the Accommodation Facility to which the luggage had been entrusted by the Insured Person, after completion of the digital booking and storage procedure.

#### Art. 15 - SPECIFIC EXCLUSIONS AND LIMITS

The following are excluded from this coverage:

- damage resulting from wilful misconduct, negligence, carelessness or forgetfulness on the part of the Policyholder and/or the Insured, as well as persons for whom they are responsible;
- damage resulting from insufficient or inadequate packaging, normal wear and tear, manufacturing defects and atmospheric events;
- breakage of and damage to luggage unless it is a consequence of the cases indicated in the preceding Art. 14;
- money, credit cards, cheques, securities and collections, samples, documents, airline tickets and any other travel documents;
- jewellery, precious stones, furs and any other objects of artistic and/or historical value;
- goods purchased during the trip without proper proof of expenditure (invoice, receipt, etc.).

Notwithstanding the insured sums and the maximum reimbursable amount of €500.00 per item, also notwithstanding Art. 6 (under the heading "Criteria for Compensation"), it is specified that reimbursement is limited to 50% of the market value at the time of the claim for watches, photocineoptic equipment, radio-television equipment and electronic equipment. Photocineoptic equipment (lenses, filters, flash units, batteries, etc.) are considered as a single object.

All benefits are not payable for claims caused by:

- state of war (declared or not), martial law, revolution, riots or popular movements, looting, embargo, vandalism, strikes;
- acts of terrorism;
- earthquakes, tsunamis, tidal waves, storm surges, hailstorms, floods, fires, volcanic eruptions and/or other atmospheric phenomena for which a state of emergency is declared, as well as phenomena occurring in connection with the transformation or energy rearrangement of the atom, whether natural or artificially caused;
- pollution of any nature, seepage, contamination of air, water, soil, subsoil, or any environmental damage;
- bankruptcy or legal proceedings of any nature whatsoever that prevent the Insured from recovering the luggage stored at the Accommodation Facility;
- pandemic and/or epidemic and/or any other health emergency that prevents the Insured Person from recovering the luggage stored at the Accommodation Facility.

## SECTION IV - CLAIM AND INDEMNIFICATION

This section provides the rules and procedures for reporting a claim and obtaining compensation.

### Art. 16 - WHAT TO DO IN THE EVENT OF A CLAIM

All claims must be reported, within 5 days from the date of occurrence, in one of the following ways:

- **via the Internet** (at [sinistri.nobis.it](http://sinistri.nobis.it)) by following the relevant instructions.
- **by mail or e-mail by sending correspondence and related documents to the following address:**

**NOBIS COMPAGNIA DI ASSICURAZIONI - Ufficio Sinistri (Claims Department)**  
**Viale Gian Bartolomeo Colleoni, 21 - Centro Direzionale Colleoni**  
**20864 AGRATE BRIANZA (MB)**  
**E-mail: [gst@nobis.it](mailto:gst@nobis.it)**

Under penalty of loss of the right to indemnity, the Insured Person is obliged to file a report with the competent authority, obtaining the original. It is also understood that the Insured Person shall provide the Company with a declaration from the Accommodation Facility attesting to the facts and circumstances that gave rise to the claim and the damage suffered by the Insured Person's luggage.

In accordance with the general rules and those governing each benefit, the damage suffered must be correctly specified and, in order to speed up the settlement process, the documentation indicated in each insurance benefit and summarised below must be attached to the claim notification:

- photographs attesting to the nature and state of preservation of the luggage covered by the storage contract;
- label number assigned by the management system overseeing the storage;
- report with the endorsement of the police authority of the place where the event occurred, stating the circumstances of the accident and the list of stolen items, their value and date of purchase;
- complaint lodged with the accommodation facility that may be responsible;
- invoices, receipts of purchased or lost goods (if not listed, date, place of purchase and their value);
- repair invoices or a declaration of irreparability of the damaged goods drawn up on headed notepaper by a dealer or a specialist in the field;
- policy number.

### IMPORTANT NOTE

- **Originals of repair invoices as well as originals of any expenses incurred as a result of the claim must always be provided to the Company.**

The Company reserves the right to request any further documentation necessary for a correct assessment of the claim reported. **Failure to produce the documents listed above relating to the specific case may result in total or partial forfeiture of the right to reimbursement.**

- The company must be notified of any change in the risk that occurs after the contract is concluded.

**Remember that the right to compensation is time-barred two years after the last written request received by the Company regarding the claim. (Pursuant to Art. 2952 of the Italian Civil Code).**

### Important!

In each case of claim, together with the documentation, the Insured Person shall send the Company the details of the current account to which he wishes the reimbursement or indemnity to be credited (current account number, bank, address, agency number, ABI, CAB and CIN codes).

### For any complaints, write to:

Nobis Compagnia di Assicurazioni S.p.A.  
Complaints Office  
Centro Direzionale Colleoni  
Viale Gian Bartolomeo Colleoni, 21  
20864 Agrate Brianza - MB - fax +39 039/6890.432 - [reclami@nobis.it](mailto:reclami@nobis.it)

### If no reply is received, please write to:

IVASS - Consumer Protection Directorate  
Via del Quirinale, 21  
00187 ROME (RM)

## REGULATORY APPENDIX

This section refers to the main rules mentioned in the contract, so that the Policyholder can better understand the legal references.

### CIVIL CODE

#### **Art. 1341 - General Terms and Conditions**

*General terms and conditions drawn up by one of the Parties are effective vis-à-vis the other if at the time of the conclusion of the contract the latter knew or ought to have known of them using ordinary diligence.*

*In any case, conditions that establish, in favour of the party that has prepared them, limitations on liability, the right to withdraw from the contract or to suspend its performance, or that establish forfeitures, limitations on the right to raise objections, restrictions on freedom of contract in relations with third parties, tacit extension or renewal of the contract, arbitration clauses or exceptions to the jurisdiction of the courts, shall have no effect unless specifically approved in writing.*

#### **Art. 1342 - Contract concluded by means of forms**

*In contracts concluded by signing forms designed to regulate certain contractual relationships in a uniform manner, the terms added to the form take precedence over those of the form if they are inconsistent with them, even if the latter have not been deleted.*

*The provision of the second paragraph of the previous article is also observed.*

#### **Art. 1455 - Significance of non-performance**

*The contract may not be terminated if the non-performance of one party is of little importance having regard to the interest of the other.*

#### **Art. 1892 - Misrepresentation and reticence with intent or gross negligence**

*Incorrect statements and reticence on the part of the Policyholder relating to circumstances such that the Insurer would not have given its consent or would not have given its consent under the same conditions had it known the true state of affairs, shall be grounds for cancellation of the contract when the Policyholder has acted fraudulently or with gross negligence.*

*The Insurer shall forfeit its right to contest the contract if, within three months of the day on which it became aware of the inaccuracy of the declaration or the reticence, it does not declare to the Policyholder that it wishes to exercise its right to contest the contract.*

*The insurer shall be entitled to the premiums relating to the insurance period in progress at the time of the cancellation request and, in any event, to the premium agreed for the first year. If the claim occurs before the expiry of the period specified in the preceding paragraph, the insured person is not obliged to pay the sum insured.*

*If the insurance covers more than one person or more than one thing, the contract is valid for those persons or things to which the misrepresentation or reticence does not relate.*

#### **Art. 1893 - Misrepresentation and reticence without intent or gross negligence**

*If the Policyholder has acted without wilful misconduct or gross negligence, inaccurate declarations and reticence shall not cause the contract to be cancelled, but the Insurer may withdraw from the contract by means of a declaration to be made to the Insured within three months of the day on which it became aware of the inaccuracy of the declaration or the reticence.*

*If the claim occurs before the inaccuracy of the declaration or the reticence is known to the insurer, or before the insurer has declared to withdraw from the contract, the sum due shall be reduced in proportion to the difference between the agreed premium and the premium that would have been charged had the true state of affairs been known.*

#### **Art. 1894 - Insurance in the name of or on behalf of third parties**

*In the case of insurance in the name of or on behalf of a third party, if the third party has knowledge of the inaccuracy of the declarations or reticence concerning the risk, the provisions of Articles 1892 and 1893 shall apply.*

#### **Art. 1898 - Aggravation of risk**

*The Policyholder shall be obliged to give immediate notice to the Insurer of changes that aggravate the risk in such a manner that, if the new state of affairs had existed and had been known to the Insurer at the time of conclusion of the contract, the Insurer would not have granted the insurance or would have granted it for a higher premium.*

*The Insurer may withdraw from the contract by giving written notice to the Insured within one month of the day on which it received the notice or otherwise became aware of the aggravation of the risk.*

*The insurer's withdrawal shall take effect immediately if the aggravation is such that the insurer would not have allowed the insurance; it shall take effect after fifteen days if the aggravation of the risk is such that a higher premium would have been required for the insurance. The insurer is entitled to the premiums relating to the insurance period in progress at the time the declaration of withdrawal is communicated.*

*If the claim occurs before the time limit for notification and for the effective withdrawal has elapsed, the insurer shall not be liable if the aggravation of the risk is such that he would not have allowed the insurance if the new state of affairs had existed at the time of the contract; otherwise, the sum due shall be reduced, taking into account the ratio of the premium fixed in the contract to that which would have been fixed if the increased risk had existed at the time of the contract.*

#### **Art. 1901 - Non-payment of premium**

*If the Policyholder fails to pay the premium or the first instalment of the premium stipulated in the contract, the insurance shall remain suspended until midnight of the day on which the Policyholder pays what is due from him.*

*If the Policyholder fails to pay the subsequent premiums on the agreed due dates, the insurance shall be suspended from midnight of the fifteenth day after the due date.*

*In the cases envisaged in the two preceding paragraphs, the contract shall be terminated automatically if the insurer, within a period of six months from the day on which the premium or instalment is due, does not take action to collect it; the insurer shall only be entitled to payment of the premium relating to the current insurance period and to reimbursement of expenses. This rule does not apply to life insurance.*

**Art. 1913 - Notice to the insurer in the event of a claim**

*The Insured Person shall give notice of the claim to the insurer or the agent authorised to conclude the contract, within three days of the date on which the claim occurred or the Insured Person became aware of it. Notice shall not be required if the insurer or agent authorised to conclude the contract intervenes within that period in rescue operations or claims assessment.  
In the case of livestock mortality insurance, notice must be given within twenty-four hours unless otherwise agreed.*

**Art. 1915 - Breach of duty to warn or rescue**

*An insured person who wilfully fails to fulfil the obligation to warn or rescue loses the right to indemnity.  
If the Insured culpably fails to fulfil this obligation, the insurer is entitled to reduce the indemnity on account of the injury suffered.*

**Art. 1916 - Insurer's right of subrogation**

*The insurer who has paid the indemnity is subrogated, up to the amount of it, in the rights of the Insured against the responsible third parties.*

*Except in the case of wilful misconduct, subrogation shall not apply if the damage is caused by the Insured's children, ascendants, other relatives or relatives-in-law of the Insured Person who are permanently cohabiting with him or by servants.*

*The Insured Person shall be liable to the Insurer for the prejudice caused to the right of subrogation.*

*The provisions of this article also apply to insurance against accidents at work and accidental events.*

**Art. 1917 - Liability Insurance**

*In liability insurance (1) the insurer is obliged to indemnify the insured for what the insured must pay to a third party as a consequence of an event occurring during the term of the insurance. Damage resulting from malicious acts is excluded.*

*The insurer is entitled, upon notification to the Insured, to pay the indemnity due directly to the injured third party, and is obliged to pay directly if the Insured so requests.*

*Costs incurred in resisting an action by the injured party against the Insurer shall be borne by the Insurer up to a quarter of the sum insured. However, in the event that a sum greater than the insured capital is owed to the injured party, court costs are allocated between the insurer and the insured in proportion to their respective interests.*

*The Insured, summoned by the injured party, may sue the insurer.*

**Art. 2114 - Compulsory social security and assistance**

*Special laws determine the cases and forms of compulsory social security and assistance and the related contributions and benefits.*

**Art. 2952 - Limitation period in insurance matters**

*The right to payment of premium instalments is time-barred in one year from the individual due dates.*

*Other rights arising from the insurance contract shall lapse in two years from the day on which the event on which the right is based occurred, with the exception of life insurance contracts whose rights shall lapse in ten years.*

*In liability insurance, the time limit commences on the day on which the third party has claimed compensation from the Insured or brought an action against the Insured.*

*The communication to the insurer of the injured third party's claim or of the action brought by the latter suspends the running of the limitation period until the injured party's claim has become due and payable or the injured third party's right is barred.*

*The provision of the preceding paragraph applies to the reinsured's action against the reinsurer for the payment of the indemnity.*

## PRIVATE INSURANCE CODE

**Art. 166 - Drafting Criteria**

*The contract and any other document delivered by the company to the Policyholder shall be drafted in a clear and comprehensive manner.*

*The clauses indicating forfeiture, nullity or limitation of cover or burdens to be borne by the Policyholder or the Insured shall be indicated by means of particularly prominent characters.*

## CODE OF CRIMINAL PROCEDURE

**Art. 535 - Order to pay costs**

*The order shall require the convicted person to pay the costs of the proceedings [relating to the offences to which the conviction relates].*

*[2. Persons convicted of the same or related offences are jointly and severally liable to pay the costs. Persons convicted in the same trial of unrelated offences are jointly and severally liable only for the common costs relating to the offences for which they were convicted].*

*3. Maintenance costs during pre-trial detention [285, 286] shall be borne by the convicted person in accordance with Article 692.*

*4. If the court has not ordered regarding costs, the judgment shall be corrected in accordance with Article 130.*

## **INFORMATION PURSUANT TO CHAPTER III SECTION 2 OF EU REGULATION 2016/679 (GDPR) TO THE PROCESSING OF PERSONAL DATA**

Pursuant to Art. 13 of European Regulation 2016/679 (GDPR), laying down provisions on the protection of individuals with regard to the processing of personal data, as well as the free movement of such data, Nobis Compagnia di Assicurazioni S.p.A. (hereinafter also the "Company"), the Data Controller, provides the Information Notice to the data subjects who provide their personal data during the contractual relationship and intends to process such data within the scope of the activities provided by the Company.

### **1. Data controller**

The Data Controller of the personal data referred to in this information is Nobis Compagnia di Assicurazioni S.p.A. with registered office in Viale Colleoni 21, 20864 Agrate Brianza (MB).

### **2. Type of data collected**

The data collected are personal data concerning identified or identifiable natural persons under Art. 4, para. 1 of the GDPR and special category data under Art. 9, para. 1 of the GDPR.

### **3. Purpose**

Data are collected for purposes related to the Company's activities as follows:

- a) purposes related to processing connected with the issuance and management of insurance contracts stipulated with the Company, the management of obligations relating to compensation practices, the fulfilment of specific requests by the data subject. The provision of data is necessary for the pursuit of these purposes, as it is strictly functional for the execution of the aforementioned processing. The refusal of the Data Subject may make it impossible for the Company to perform the requested service (*Mandatory* nature of conferment, Contractual legal basis);
- b) purposes related to obligations imposed by laws, regulations and provisions of the Authorities, EU legislation. The provision by the Data Subject or third parties of the data necessary for the pursuit of these purposes is mandatory. Any refusal will result in the impossibility of establishing or continuing the contractual relationship to which this information sheet relates (*Mandatory* nature of conferment, legal basis);
- c) purposes related to after-sales activities aimed at assessing the degree of satisfaction of users or injured parties and for analysis and market research on the services offered. Any refusal would make it impossible for the Company to obtain useful feedback for the improvement of the activities being processed, but would not have any consequences on the execution of the files being processed (*Voluntary* nature of the conferment, *Consensual* legal basis);
- d) purposes related to commercial activities for the promotion of insurance services and products offered by the Company and by the Group, such as the sending of advertising material and commercial communications through the use of traditional means of communication (such as paper mail and calls with the intervention of the operator), automated means (such as calls without the intervention of the operator, email, telefax, mms, sms, etc.), as well as through the insertion of advertising and promotional messages in the area of the Company's website reserved to its clients, as provided for by Art. 42 of Ivass Regulation 41/2018 as amended. Any refusal would make it impossible for the Company to promote and provide useful information to the Data Subject, but would have no consequences on the execution of the files in progress (*Voluntary* nature of conferment, *Consensual* legal basis).

### **4. Processing modes**

Data are processed in accordance with the principles of correctness, lawfulness and transparency.

The Company guarantees the confidentiality, integrity and availability of the personal data collected, as well as their non-visibility and non-accessibility from any public access area.

The processing is carried out in automated and/or manual form, by specially appointed persons, in compliance with the security of processing as provided for in Art. 32 of the GDPR.

The Company shall put in place appropriate organisational and technological measures to ensure that this policy is followed within the company in order to protect the personal data collected.

Data processing and storage will take place in Italy. At the express request of the data subject, the personal data processed may be transmitted to foreign entities involved in the processing of files, subject to impediments dictated by stringent legislation, manifest deficiencies on the part of the receiving entity regarding security measures to protect the confidentiality of the information transmitted, and indications from the authorities.

### **5. Profiling**

The Company does not carry out profiling activities using the personal data collected for the purposes referred to in paragraph 3.

### **6. Communication and dissemination of data**

Personal data processed for the above-mentioned purposes may be disclosed to the following categories of persons:

- internal Company subjects in charge of the above-mentioned processing;
  - external treatment support subjects such as doctors and health bodies, appraisers, workshops and body shops, and subjects belonging to the Company's distribution network;
  - other corporate functions or external parties of an ancillary or instrumental nature, such as consortium companies belonging to the insurance sector, banks and finance companies, reinsurers, co-insurers, companies entrusted with the delivery of correspondence, parties in charge of tax, financial, legal, IT, data storage, auditing and certification of financial statements;
  - persons empowered by orders of the supervisory authorities to collect policy data for statistical, anti-fraud, anti-money laundering and anti-terrorism purposes.
  - parent and/or associated companies of the Company;
  - Public control, supervisory and public safety authorities.
- No form of dissemination of the collected data is envisaged.

### **7. Retention period**

The personal data collected are entered into the company database and stored for the period of time permitted, or imposed, by the applicable regulations in the management of the contractual relationship and for the time necessary to ensure legal protection, to you and to the Data Controller, at the end of which they will be deleted or anonymised within the timeframe laid down by law.

If the data subject withdraws consent to specific processing, the data will be deleted or anonymised within 30 working days of receipt of the withdrawal.

### **8. Rights of the data subject**

The data subject may assert the rights provided for in Art. 15 (data subject's right of access), by Art. 16 (right of rectification), by Art. 17 (right to erasure, 'right to be forgotten'), by Art. 18 (right to restriction of processing), by Art. 20 (right to data portability) and Art. 21 (right to object) of Regulation 2016/679, by sending a registered letter with return receipt to the operational headquarters of Agrate Brianza (MB), at the Human Resources Department, or by e-mail to [privacy@nobis.it](mailto:privacy@nobis.it) or [nobis.Assicurazioni@pec.it](mailto:nobis.Assicurazioni@pec.it).

The data subject also has the right to lodge a complaint directly with the Data Protection Authority, within the terms provided for by the legislation in force and following the procedures and indications published on the Authority's official website at [www.garanteprivacy.it](http://www.garanteprivacy.it).











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